L	Hits	Search Text	DB	Time stamp
Number				
-	1	("6018722").PN.	USPAT; US-PGPUB	2003/04/28 11:07
_	1	(("6018722").PN.) and economic adj	USPAT;	2003/04/28
		analysis	US-PGPUB	11:08
_	1	(("6018722").PN.) and economic adj	USPAT;	2003/04/28
		(analysis or indicator)	US-PGPUB	11:09
_	1	(("6018722").PN.) and indicator	USPAT;	2003/04/28
	1	(/UCO10722U) DN ) and (convolution or	US-PGPUB USPAT;	11:14 2003/04/28
_	1	(("6018722").PN.) and (correlation or correlated or correlates)	US-PGPUB	11:13
_	0	(("6018722").PN.) and (predict or	USPAT;	2003/04/28
		predictive or forcast or forcasting)	US-PGPUB	11:13
_	2255813	FACTOR or FACTORABLE or VARIABLE or EVENT	USPAT;	2003/04/29
		or model or modeling or modeled or	US-PGPUB	15:48
		effect or occurance		0000 (04 (00
_	161364		USPAT; US-PGPUB	2003/04/29
		predicted or forcast or forcasting or forcasted or modeling or modeled or	US-PGPUB	15.56
		modelability or modelable		
_	861595	stock or bond or security or securities	USPAT;	2003/04/29
		or index or market or currencies or	US-PGPUB	15:57
		currency or commodity or commodities or		
		(interest adj rate) or (exchange adj		
	17684	rate)   705/\$.ccls.	USPAT;	2003/04/30
_	1/604	705/\$.CCIS.	US-PGPUB	09:19
_	1442914	CORRELATED or CORRELATE or CORRELATEABLE	USPAT;	2003/04/29
		or CORRELATION or CORRELATED or CORRELATE	US-PGPUB	15:58
		or association or associate or associated		
-	62570	(FACTOR or FACTORABLE or VARIABLE or	USPAT;	2003/04/29
		EVENT or model or modeling or modeled or	US-PGPUB	11:19
·		effect or occurance) and (predict or predictive or predicting or predicted or		
		forcast or forcasting or forcasted or		
,		modeling or modeled or modelability or		
		modelable) and (CORRELATED or CORRELATE		
		or CORRELATEABLE or CORRELATION or		
		CORRELATED or CORRELATE or association or		
		associate or associated) and (stock or		
		bond or security or securities or index or market or currencies or currency or		
		commodity or commodities or (interest adj		
		rate) or (exchange adj rate))		
-	751	•	USPAT;	2003/04/29
		EVENT or model or modeling or modeled or	US-PGPUB	15:00
		effect or occurance) same (predict or predictive or predicting or predicted or		
		forcast or forcasting or forcasted or		
		modeling or modeled or modelability or		
		modelable) same (CORRELATED or CORRELATE		
		or CORRELATEABLE or CORRELATION or		
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		associate or associated) same (stock or		
		bond or security or securities or index or market or currencies or currency or		
		commodity or commodities or (interest adj		
		rate) or (exchange adj rate))		
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-	94	705/\$.ccls. and ((FACTOR or FACTORABLE or VARIABLE or EVENT or model or modeling	USPAT; US-PGPUB	2003/04/29 11:34
		or modeled or effect or occurance) same (predict or predictive or predicting or		
		predicted or forcast or forcasting or		
		forcasted or modeling or modeled or		
		modelability or modelable) same   (CORRELATED or CORRELATE or CORRELATEABLE		
		or CORRELATION or CORRELATED or CORRELATE		
		or association or associate or		
		associated) same (stock or bond or security or securities or index or market		
		or currencies or currency or commodity		
		or commodities or (interest adj rate) or (exchange adj rate)))	-	
_	494	decision adj variable	USPAT;	2003/04/29
		-	US-PGPUB	14:21
_	148	market adj factor	USPAT; US-PGPUB	2003/04/29 14:22
_	50	market adj indicator	USPAT;	2003/04/29
	210		US-PGPUB	14:22
_	210	((decision adj variable) or (market adj factor) or (market adj indicator)) and	USPAT; US-PGPUB	2003/04/29
		705/\$.ccls.		
_	1323831	FACTOR or VARIABLE or parameter or indicator	USPAT; US-PGPUB	2003/04/30
_	323109	indicator   economic or economy or market or	USPAT;	2003/04/30
		financial	US-PGPUB	11:06
_	1442914	CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE	USPAT; US-PGPUB	2003/04/29
		or association or associate or associated	OB TOTOE	10.20
-	13242	(FACTOR or VARIABLE or parameter or	USPAT;	2003/04/29
		indicator ) with (economic or economy or market or financial)	US-PGPUB	15:59
-	522	(FACTOR or VARIABLE or parameter or	USPAT;	2003/04/29
		indicator ) with (economic or economy or market or financial) with (CORRELATED or	US-PGPUB	16:00
		CORRELATE or CORRELATEABLE or CORRELATION		
		or CORRELATED or CORRELATE or association		
_	17684	or associate or associated ) 705/\$.ccls.	USPAT;	2003/04/29
			US-PGPUB	16:00
_	209	((FACTOR or VARIABLE or parameter or indicator) with (economic or economy or	USPAT; US-PGPUB	2003/04/29
		market or financial) with (CORRELATED or	05-PGP0B	10.00
		CORRELATE or CORRELATEABLE or CORRELATION		:
		or CORRELATED or CORRELATE or association or associate or associated )) and		
		705/\$.ccls.		
-	31	(FACTOR or VARIABLE or parameter or indicator ) with (economic or economy or	USPAT; US-PGPUB	2003/04/29 16:14
		market or financial) with (CORRELATED or	03-FGF0D	10.14
		CORRELATE or CORRELATEABLE or CORRELATION		
		or CORRELATED or CORRELATE or association or associate or associated ) with change		
-	3	(FACTOR or VARIABLE or parameter or	USPAT;	2003/04/29
		indicator ) with (economic or economy or market or financial) with (CORRELATED or	US-PGPUB	16:17
		CORRELATE or CORRELATEABLE or CORRELATION	;	
		or CORRELATED or CORRELATE or association		
		or associate or associated ) with change with (alert or message or notification or		
		notify)		
_	838769	FACTOR or VARIABLE or parameter or indicator	EPO; JPO; DERWENT	2003/04/29
_	78900	indicator   economic or economy or market or	EPO; JPO;	2003/04/29
	400575	financial	DERWENT	16:20
_	400176	CORRELATED or CORRELATE or CORRELATEABLE or CORRELATION or CORRELATED or CORRELATE	EPO; JPO; DERWENT	2003/04/29
		or association or associate or associated		10.21

-	2	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	EPO; JPO;	2003/04/29
		indicator ) and (economic or economy or	DERWENT	16:26
		market or financial) and (CORRELATED or		†
		CORRELATE or CORRELATEABLE or CORRELATION		
		or CORRELATED or CORRELATE or association		
		or associate or associated ) and change		1
		and (alert or message or notify or		
		notification)		
_	54	(FACTOR or VARIABLE or parameter or	EPO; JPO;	2003/04/29
		indicator ) and (economic or economy or	DERWENT	16:26
		market or financial) and (CORRELATED or		
		CORRELATE or CORRELATEABLE or CORRELATION		1
		or CORRELATED or CORRELATE or association		
		or associate or associated ) and change		
_	21206		USPAT;	2003/04/29
		onem. in.	US-PGPUB	17:38
_	17684	705/\$.ccls.	USPAT;	2003/04/29
	1,004	70379.0013.	US-PGPUB	17:51
	351	shop trans in	1	1
_	351	chen-wen\$.in.	USPAT;	2003/04/29
	-	chen-wen-chih.in.	US-PGPUB	17:47
_	3	Chen-wen-chin.in.	USPAT;	2003/04/30
	-	20020055769	US-PGPUB	09:01
_	1	20030055768.pn.	USPAT;	2003/04/30
			US-PGPUB	09:04
<del>-</del>	0		USPAT;	2003/04/30
		or mobile)	US-PGPUB	09:19
-	0		USPAT;	2003/04/30
		or mobile or remote or phone or cellphone	US-PGPUB	09:17
	ŀ	or cell or laptop or portable)		
_	0	Fanda   Fand	USPAT;	2003/04/30
		or mobile or remote or phone or cellphone	US-PGPUB	09:19
		or cell or laptop or portable or		
	i	"personal digital assistant")		
-	40542	alert	USPAT;	2003/04/30
			US-PGPUB	09:19
_	17684	705/\$.ccls.	USPAT;	2003/04/30
			US-PGPUB	09:28
_	2034	705/\$.ccls. and alert	USPAT;	2003/04/30
			US-PGPUB	09:19
-	5133	(PDA or pager or page or mobile or remote	USPAT;	2003/04/30
		or phone or cellphone or cell or laptop	US-PGPUB	09:30
		or portable or "personal digital		
		assistant") with alert		
_	376	705/\$.ccls. and ((PDA or pager or page	USPAT;	2003/04/30
		or mobile or remote or phone or cellphone	US-PGPUB	09:20
		or cell or laptop or portable or		- ·
		"personal digital assistant") with alert)		
_	1323831	FACTOR or VARIABLE or parameter or	USPAT;	2003/04/30
		indicator	US-PGPUB	09:22
_	324	1	USPAT;	2003/04/30
		or phone or cellphone or cell or laptop	US-PGPUB	09:24
		or portable or "personal digital	05 10205	""
		assistant") with (FACTOR or VARIABLE or		
		parameter or indicator ) with alert		
_	13	((PDA or pager or page or mobile or	HEDAT.	2003/04/30
	13	remote or phone or cellphone or cell or	USPAT; US-PGPUB	09:24
			US-FGFUB	09:24
		laptop or portable or "personal digital		
		assistant") with (FACTOR or VARIABLE or		
		parameter or indicator ) with alert)		
ı	0010	and 705/\$.ccls.		0000 (01 (55
-	2212	705/35,36,37.ccls.	USPAT;	2003/04/30
			US-PGPUB	09:29
-	47	((PDA or pager or page or mobile or	USPAT;	2003/04/30
Í		remote or phone or cellphone or cell or	US-PGPUB	11:02
		laptop or portable or "personal digital		
ļ		assistant") with alert) and		
		705/35,36,37.ccls.		

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-	244	1,1====================================	USPAT;	2003/04/30
		remote or phone or cellphone or cell or	US-PGPUB	11:08
		laptop or portable or "personal digital		
		assistant") with (message or advisory or		
		advice)) and 705/35,36,37.ccls.		
_	1323831	FACTOR or VARIABLE or parameter or	USPAT;	2003/04/30
		indicator	US-PGPUB	11:07
_	323109	economic or economy or market or	USPAT;	2003/04/30
		financial	US-PGPUB	11:07
-	10	((PDA or pager or page or mobile or	USPAT;	2003/04/30
1		remote or phone or cellphone or cell or	US-PGPUB	11:12
		laptop or portable or "personal digital		
		assistant") with (message or advisory or		
		advice) with (factor or variable or		
		parameter or indicator)) and		
		705/35,36,37.ccls.		
] _	22	((PDA or pager or page or mobile or	USPAT;	2003/04/30
		remote or phone or cellphone or cell or	US-PGPUB	11:15
		•	US-PGPUB	111.13
		laptop or portable or "personal digital		
		assistant") with (message or advisory or		
		advice) with (economy or economic or		
		market or financial)) and		
	l	705/35,36,37.ccls.		

US-PAT-NO:

6021397

DOCUMENT-IDENTIFIER:

US 6021397 A

TITLE:

Financial advisory system

----- KWIC -----

At step 840, advice processing is performed. According to one embodiment of the present invention, based upon the user's preference among the decision variables, the system may offer advice regarding which decision variable should be modified to bring the portfolio back on track to reach the one or more financial goals with the desired probability. In addition, the system may recommend a reallocation to improve efficiency of the portfolio. An alert may be generated to notify the user of the advice and/or need for affirmative action on his/her part. As described above, the alert may be displayed during a subsequent user session with the financial advisory system 100 and/or the alerts may be transmitted immediately to the user by telephone, fax, email, pager, fax, or similar messaging system.

705/36

US-PAT-NO:

6349290

DOCUMENT-IDENTIFIER:

US 6349290 B1

TITLE:

Automated system and method for

customized and

personalized presentation of products

and services of a

financial institution

## ----- KWIC -----

In an embodiment of the present invention, the presentation engine receives the advice generated by the advice engine and automatically packages and presents the advice to the customer in the presentation format identified for the customer by the presentation engine as preferable to the customer, for example, from the token data for the customer. In packaging the advice, the presentation engine, for example, modifies one or more aspects of the manner of presentation as indicated by the token data, such as the presentation screen, the presentation voice, the presentation colors, and the presentation music. Further, the presentation engine presents the advice to the customer through a medium according to the token process of the financial institution, such as phone/interactive voice response, personal computer/browser, network/Internet, kiosk/intranet, recruitment center/self service, automated teller machine/self service, personal digital assistant/digital, and an agent at a desktop/browser.

## 705/35